

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Donna M. Rago
 Debtor

Case No. 16-15404-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db
 13768704 +Donna M. Rago, 1015 Bedlington Pl., Bensalem, PA 19020-4828
 13768705 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
 13768708 +Cenlar Loan Admin & Reporting (Cenlar), 425 Phillips Blvd, Ewing, NJ 08618-1430
 13768707 +Citibank/Best Buy, Po Box 6241, Sioux Falls, SD 57117-6241
 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 13768712 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13768713 +Midland Funding, 2365 Northside Dri, San Diego, CA 92108-2709
 13768716 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 13768717 +Usa Funds/sallie Mae Servicing, Cbe Group, Po Box 900, Waterloo, IA 50704-0900
 13768720 +Verizon, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Nov 19 2016 02:08:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: bankruptcy@phila.gov Nov 19 2016 02:30:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2016 02:28:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2016 02:30:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13768701 EDI: BANKAMER.COM Nov 19 2016 02:08:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 13768700 +EDI: BANKAMER.COM Nov 19 2016 02:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 13768702 +EDI: TSYS2.COM Nov 19 2016 02:08:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 13768703 +EDI: TSYS2.COM Nov 19 2016 02:08:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 13768710 +EDI: CBSKOHLS.COM Nov 19 2016 02:08:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660
 13768709 +EDI: CBSKOHLS.COM Nov 19 2016 02:08:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 13768715 +EDI: NAVIENTFKASMSERV.COM Nov 19 2016 02:08:00 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13768714 +EDI: NAVIENTFKASMSERV.COM Nov 19 2016 02:08:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 13783130 EDI: BL-TOYOTA.COM Nov 19 2016 02:08:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13768718 +EDI: NAVIENTFKASMGUAR.COM Nov 19 2016 02:08:00 Usa Funds/sallie Mae Servicing,
 Po Box 6180, Indianapolis, IN 46206-6180
 13768719 +EDI: VERIZONEAST.COM Nov 19 2016 02:08:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225
 13768721 +EDI: VERIZONEAST.COM Nov 19 2016 02:08:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13768711 Marc Rago
 13768706* +Cenlar Loan Admin & Reporting (Cenlar), 425 Phillips Blvd, Ewing, NJ 08618-1430

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
PAUL H. YOUNG on behalf of Debtor Donna M. Rago ykassoc@gmail.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Donna M. Rago</u>	Social Security number or ITIN	xxx-xx-6617
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15404-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna M. Rago

11/17/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.